



Spotlight

August 2005

American Income Life & National Income Life

Volume 38 • Number 8



“Reap Your Rewards”

A Monthly Publication with News, Ideas and Information for American Income Life and National Income Life Producers



FROM THE DESK OF:

Roger Smith
President & CEO
American Income Life

Carpe Diem — Seize the Day

I am sure many of you are familiar with the catch-phrase “carpe diem.” We have seen this phrase in advertising, books, magazines, and even movies. However, the actual concept of “carpe diem” has been around since about 35 B.C. and probably originated with the Roman literary philosopher, Horace.

From the time of Horace until the present, many people from poets to marketers have put their hands around the phrase “carpe diem” and utilized its to-the-point exclamation to motivate others to focus on the present. Given this, my intention for this month’s comment is to do the same.

Last year, when John Maxwell spoke at our convention general session, he too explained the importance of focusing on the present. He said, “The greatest detriment to tomorrow’s success is today’s success. We have a tendency to freeze-frame our successes; thereby over-exaggerating yesterday, over-estimating tomorrow, and under-estimating now.” This point has stuck with me and definitely brings the purpose of “carpe diem” into better perspective.

The reason I am going through the history of the phrase “carpe diem” is because I believe it to be an important concept from which we all could benefit. Therefore, with all the exciting changes and increased opportunity we have created in the American Income Life and National Income Life culture, you would be amiss not to take advantage or seize the day.

Our goal here at American Income and National Income has been, and always will be, providing you with as many opportunities for success as we possibly can. That said, please remember this magazine is a tool for you to use in gaining knowledge and gathering information for your ultimate success.

This issue is no exception to that philosophy, and we have packed it full of information and reminders of the opportunities which are available to you — how to work non-traditional lead sources, an update on the new BR Bonus, and a full listing of all the incentives at your disposal. Now is the time to take this information and utilize it to motivate yourself, your team, and your Agency to seize the day and not let these opportunities pass you by.

I believe in our sales force here at American Income and National Income. Therefore, now is the time! Take a look at your opportunity and plan your strategy. What are you waiting for — *carpe diem, seize the day!*

Back to the basics and getting better at it!

Dates to Remember

Wednesday, Sept. 28, 2005

All business and PR credits must be at the Home Office to count for September production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$657,360.80 in bonuses. For more information on the monthly bonuses, turn to Page 16.

Required Retention Rate

Effective Jan. 1, 2005, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention rate or the minimum Net to Gross. The Net to Gross rate varies based on bonus guidelines. The rate listed below is for *Spotlight* recognition only. Net to Gross is used only during the Producer’s first eight months.

| | |
|---------------|-----|
| Retention: | 68% |
| Net to Gross: | 78% |

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the New Orleans Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top RGA, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fairmont in New Orleans! The convention will be held July 27-30, 2006.*

Special Authorizations for APS

Contrary to what may have been said, UW does not order medical records on all cases. However, for about 7.93 percent of the life cases seen, additional medical information is needed. In the majority of cases where an APS is ordered, the HIPAA authorization is all that is needed for the doctor, clinic, or hospital to release the applicant’s medical records.

In some cases however, the facility requires a special authorization form to release the records. In these cases, our APS vendor will send the applicant the needed authorization form to be signed and returned for processing. The vendor also notifies Home Office, and we will in turn send you a notice through CAS. It is important to have the applicant return the signed form as soon as possible so that the records can be obtained and UW can continue their evaluation of the risk.

The quicker the authorization is returned to the vendor, the faster the case can be approved.

Conversion Letter

We are constantly striving to find better ways to provide “Raving Fans Customer Service” to all of our customers, and we will be making a change in our conversion process which will enhance the service we provide to you and your customers.

You will soon begin to see some new letters in your CAS downloads. These letters are copies of what we send to our policyholders when we acknowledge their conversion requests. There are different variations of letters, depending on the type of conversion, and each include an explanation of their coverage along with a confirmation the conversion request has been handled.

National “Do Not Call” Registry

We would like to remind everyone of the *National Do Not Call Registry* and regulations which became effective Oct. 1, 2003. CAS should be utilized to purge individuals who have registered and requested not to be called. Please make sure every Agent is aware of the law and our Company guidelines for compliance. More information on the DNC registry is posted on our Web site.

Founder’s Club Outstanding Producers July 2005

| AGENT | SGA | TIMES QUALIFIED | TOTAL NET ALP | N/G ▲ | RETENTION |
|--------------|------------|-----------------|---------------|-------|-----------|
| Zachary Hart | Jim Surace | 1 | \$79,682 | | 81.7 |

▲Percentage of Net to Gross

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families’ needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Home Office
254-761-6400

Web sites
ailife.com
ailifecareers.com
nilife.com

Marketing

Creative Director of Marketing
Brenda Frizzell
bfrizzell@ailife.com

Marketing Assistant
Danielle Yannazzo
dyannazzo@ailife.com

Graphic Artist
Freddie Aguilar
evgp@aol.com

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Promoted to 52.5 Percent Supervising Agent

| | | | | |
|------------------|-------------------|-----------------------|------------------|--------------------|
| James Aalders | Jennifer Gallivan | Ananth Krishnaiyengar | Joseph Shelton | Anna Vaculikova |
| Linda Buck | Thomas Harris | Fouad Marzouki | Andrew Shold | Travis Vandeberghe |
| Casey Charlton | Enrique Hernandez | Angelo Minglana | Matthew Smith | Lindsey Vleisides |
| Eleana Chou | Joanne Idio | Jerome Ninelist | Eric Sy | Jonathan Wilson |
| Robert Christian | William Jaquay | Thomas Parker | James Taylor | Nicole Winn |
| Jeremy Crow | Yevgeniy Kashkin | Stuart Parnell | Sara Thrailkille | Michelle Workman |
| Gloria DeLeon | Hank Koehly | Nilesh Patel | Dale Thurber | Andrea Yee |

Promoted to 55 Percent Supervising Agent

| | |
|-------------|-------------------|
| Tim McAdams | Christopher Roden |
|-------------|-------------------|

Promoted to 57.5 Percent General Agent

| | | | | |
|---------------|---------------|---------------------|------------------|---------------|
| Tommy Chan | Joshua Harris | Brendt Kehoe | William Nestmann | Loan Pham |
| Joshua Goines | Brian Kalsto | Christopher Kroshus | Ian Palmer | Charles Vance |

Promoted to 60 Percent General Agent

| | | |
|-------------------|-----------------|---------------|
| Pamela Drury | Richard Rainone | Justin Smith |
| Fallon Kunevicius | Brent Rieck | Raymond Welch |

Promoted to Master General Agent

| | | | |
|-------------------|-----------------|--------------------|------------------|
| Thomas Alligood | Laura Luthy | Timothy Southerton | Godley Varghese |
| William Childress | Ramin Madani | Jarred Starman | Brian Varney |
| Steven Dichiario | Vance Rountree | Lily Tchen | Matthew Willrodt |
| Barbara Leader | Timothy Simpson | Krista Thieme | Claudia Ziegler |

Promoted to Regional General Agent

| | | | | |
|-------------------|----------------------|------------------|-------------------|----------------------|
| Linda Amante | Paula Cooper | Willie Hayden | Paul Lund | Ryan Stenglein |
| Kouassi Appiah | Volodymyr Derevyanyy | Bill Hayer | Mathew MacCannell | Dustin Venekamp |
| Russell Chang | Patrick Duray | Sidney Hodgskiss | Dustin Miller | Jean-Francois Vezina |
| Christopher Clark | Jon Hanec | Kevin Khadivian | Dustin Raaum | |

Promotions Galore!

AMS is a huge success! Everyone is benefiting from this state-of-the-art program, especially those who have been moving their way up the ranks. Read what our newly promoted Master General Agents have to say about AMS and the secrets to their success.



Richard Barbour
The Steve Greer Agency
Promoted June 2005

"When I started with All, I erased everything I knew before and started anew. I did exactly what I was told, and I believe that is what made me successful. I learned it is all about service and showing the customer that you care more about them than they might for themselves."



Pablo Pirela
The Bob Olson Agency
Promoted June 2005

"Denise Gilbert believed in me and introduced me to the opportunity. She helped me achieve my own vision. Once I began to believe too, the vision started to take shape. Since then, my philosophy has become one of accentuating the good, getting through the bad, and avoiding the ugly."



Robert Trujillo
The Slav Bitman Agency
Promoted June 2005

"The bottom line to leadership success is having a strong work ethic, a strong focus on training, and believing in your Agents. AMS allows me to make it happen — recruit, train, and maintain. The system provides the resources for you to create a working team where you all succeed."



Thomas Alligood
The Rusty Jewell Agency
Promoted July 2005

"Be patient and self confident, and anything is possible. The key is to focus on the positive and avoid the negative. I have found the best way to do this is to always keep your dreams in mind and your vision intact. By following your dreams, you will be able to accomplish anything."



William Childress
The Marc Morton Agency
Promoted July 2005

"I think the secrets to my success came from the leadership and organizational skills my college baseball coach taught me. He showed me it is important to have determination, a strong dream to follow, and faith in my surrounding team. All three of these lead to a great promotion."



Steven DiChiario
The Bill Jennings Agency
Promoted July 2005

"Be pro-active and not reactive. If you make it an effort to give every one of your clients what they want or need, then you find yourself getting everything you want. It is all a matter of going out to make things happen. Remember, you can never dream too big."



Barbara Leader
The Rick Altig Agency
Promoted July 2005

"Hard work and persistence have been my tools for getting where I am. My Managers strived to help me reach my goals. Now I do the same for my clients. Being successful in this field means you always have to have a quick response and do whatever it takes to make sure your clients get the help they need."



Ramin Madani
The Bob Olson Agency
Promoted July 2005

"You have to have a commitment to get ahead. Make sure you listen to your peers and follow suit, because they have been where you are. Talk to those at the top and learn all they know. If you work hard and diligently give it your all, you should have no problem moving up in the ranks."



Jarred Starman
The Geneser-Geneser Agency
Promoted July 2005

"I really owe everything I've learned to Mr. Geneser. He taught me you need to do the right thing while no one is looking. It's important to learn to adapt, improvise, and overcome. Those skills and an attitude of 'the buck stops here' are a sure combination for success and promotion."



Lily Tchen
The David Cohen Agency
Promoted July 2005

"You really have to have a desire to succeed. Discipline and commitment are so important in this job. It's easy to make plans, but it's the follow-through which causes some people to stumble on the road to success. You need to stick to your work and keep your goals in sight."

Congratulations!

Individual Producers

1. Zachary Hart



N. Royalton, OH

3. Alexy Blit



Toronto, ON

5. Ruben Soberanes



Concord, CA

7. Karen McQuoid



Auckland, NZ

9. Samantha Chui



Marietta, GA

2. Sylvia Freeman



Marietta, GA

4. Grace Flores



Concord, CA

6. Jonathan Wilson



Las Vegas, NV

8. Kyle Chuang



Burnaby, BC

10. Carla Miller



Omaha, NE

Individual Producers

All Time Record to Beat

Month: \$53,774 Net ALP Peter Kang

July Production

| Name | Net ALP | NG [▲] | Rtn | MGA | SGA |
|-------------------------|----------|-----------------|------|-------------------|-------------------|
| 1. Zachary Hart | \$33,078 | | 81.7 | Mathew Hart | Jim Surace |
| 2. Sylvia Freeman | 24,549 | | 77.9 | | Williams-Williams |
| 3. Alexy Blit | 19,459 | 98 | | David Solomonov | Joshua Chalom |
| 4. Grace Flores | 19,090 | 100 | | Curt Snow | Jatoft-Foti |
| 5. Ruben Soberanes | 18,383 | | 76.3 | Doreen Ryan-Foti | Jatoft-Foti |
| 6. Jonathan Wilson | 16,801 | 98 | | Dustin Venekamp | Altig-Orlovic |
| 7. Karen McQuoid | 16,639 | | 81.9 | Lawrence Hauck | Steve Friedlander |
| 8. Kyle Chuang | 16,420 | | 79.9 | Shamshinder Sidhu | Rick Altig |
| 9. Samantha Chui | 16,115 | 84 | | William Cook | Williams-Williams |
| 10. Carla Miller | 15,913 | | 73.5 | | John Akers |
| 11. Alfred Brenner | 15,318 | | 90.9 | Steve Foti | Jatoft-Foti |
| 12. Rosemary Baker | 15,201 | 100 | | Mary Ayarzagoitia | Tom Williams |
| 13. Edward Kirschenbaum | 15,017 | | 83.9 | Susan Bergh | Eric Giglione |
| 14. Timothy Cruise | 14,861 | | 85.2 | Timothy Cruise | Bob Olson |
| 15. Daniel Potilechio | 14,660 | | 93.6 | David Wang | Bob Olson |
| 16. Raphael Bouchereau | 14,651 | | 71.7 | Nestor Aramayo | Tom Williams |
| 17. Omar Hashimi | 14,542 | | 80.8 | Steve Foti | Jatoft-Foti |
| 18. Lindsey Vleisides | 14,444 | 100 | | Dustin Baxter | Geneser-Geneser |
| 19. Steven Strong | 13,910 | | 70.2 | Steven Strong | Durhon Oldham |
| 20. Avi Regev | 13,357 | 92 | | AJ O'Connor | Steve Greer |

▲ Percentage of Net to Gross

All Time Record to Beat

YTD: \$277,779 Net ALP

YTD Production

| Name | Net ALP | NG [▲] | Rtn | MGA | SGA |
|--------------------------|-----------|-----------------|------|------------------|-------------------|
| * 1. Zachary Hart | \$148,931 | | 81.7 | Mathew Hart | Jim Surace |
| * 2. Sylvia Freeman | 124,885 | | 77.9 | | Williams-Williams |
| * 3. Carla Miller | 115,856 | | 73.5 | | John Akers |
| * 4. Timothy Cruise | 115,192 | | 85.2 | Timothy Cruise | Bob Olson |
| * 5. Max Quasem | 107,021 | | 88.3 | Earnest Loveless | David Cohen |
| * 6. Omar Hashimi | 105,462 | | 80.8 | Steve Foti | Jatoft-Foti |
| * 7. Samantha Chui | 102,974 | 84 | | William Cook | Williams-Williams |
| * 8. Daniel Potilechio | 100,257 | | 93.6 | David Wang | Bob Olson |
| * 9. Lily Tchen | 99,637 | | 75.5 | Lily Chen | David Cohen |
| * 10. Ruben Soberanes | 98,437 | | 76.3 | Doreen Ryan-Foti | Jatoft-Foti |
| 11. Peter Kang | 94,216 | 93 | | Robert Trujillo | Slav Bitman |
| 12. Sebastian Kazek | 89,046 | 81 | | Joseph Moore | Tom Williams |
| 13. Mary Ann Gaelic | 87,505 | | 77.8 | Lawrence Hauck | Steve Friedlander |
| 14. Nadia King | 86,604 | | 74.2 | Nadia King | Altig-Orlovic |
| 15. DeSheila Hargrove | 85,200 | | 79.8 | Diane Carrion | Eric Giglione |
| 16. Lance Brown | 82,978 | | 91.7 | | David Zophin |
| 17. Ronald Friedlander | 82,229 | | 83.5 | Theodore Pappas | Eric Giglione |
| 18. Maijargal Sukhbaatar | 81,723 | | 80.8 | | Gleb Ostrovsky |
| 19. Carlton Lear | 81,189 | | 72.7 | David Wang | Bob Olson |
| 20. Crystal Valentine | 80,069 | | 84.4 | | Steve Hartman |

▲ Percentage of Net to Gross

Happy Anniversary!

Thanks for all you do. Congratulations!

29 Years of Service

Larry Malitz

20 Years of Service

Susan Fuldauer

19 Years of Service

Lawrence Dennis

17 Years of Service

Jacqueline deVooght

16 Years of Service

Guy Panno

12 Years of Service

Nestor Aramayo
Bryan Flannery
Dennis Ishler
Michael Perkins

11 Years of Service

Paul Vojtek

10 Years of Service

William Gibson
Raymond Lau

9 Years of Service

Kouassi Appiah
Lewis Prochnau
Doreen Ryan-Foti

7 Years of Service

Richard Nye

6 Years of Service

Wes Bangs
Mathew Hart

5 Years of Service

James Beck
Wes Elder
Olaf Johnson
Robert Ulreich

4 Years of Service

Kris Barron
Gabriela Berloni
Zulfikar Bhukera
Susan Cooksey
Brandon Geneser
Peter Lauwerier
Darren Miller
Robert Pomerleau
Leo Soucy
Cathy Thompson
Tomas Thundiyil
Robert Tierney

3 Years of Service

Cynthia Bianchi
Barry Dillah
Joshua Goodman
Terrance Hearn

3 Years of Service Cont.

Bryan Johnson
Leo Porter
Curt Snow
Brigitte Synesael

2 Years of Service

Michael Allen
Nacole Bell
Concelor Davis
Kelli Flora
Noe Gonzales
Joseph Henderson
Scott Keeney
Kevin MacKinnon
Maxine Moody
Colin Pierre
Eric Renteria
Joaquin Santos
William Swango
Helen Taylor
Joe Thompson

1 Year of Service

Allen Aungst
Vinicio Buezo
Melody Bujnowski
Michael Castell
Michael Clark
Michel Dickey
Michael Dupree
Chenine Ellis-Dias

1 Year of Service Cont.

Richard Galati
Susan Golden
Jon Hanec
Edward Hanna
Thomas Harris
Charles Hayes
Nicholas Holcomb
Derrel Hollins
Phillip Humbel
Chad Keeney
Desiree King
Esther Lee
Kenneth Lett
Paul Lund
Kimberly Mals
Amanda Nathoo
John Nemes
Trinh Quang
Charles Riggs
Carl Rudd
Adam Smith
Todd Stallworth
Michael Wenzel
Kevin Willey

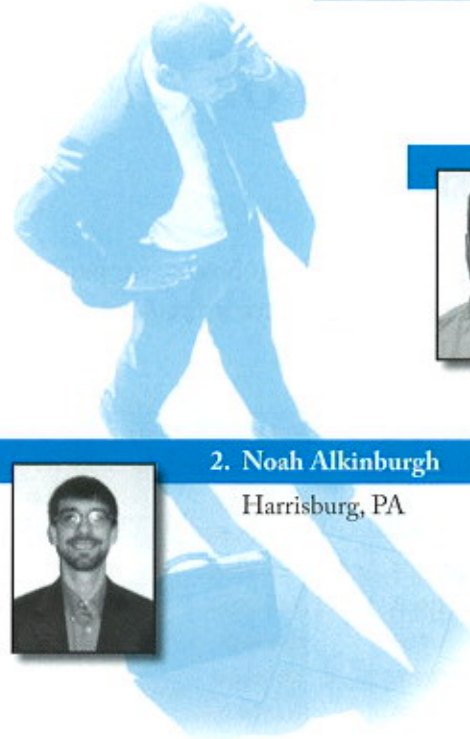
Have You Taken Advantage of this New Opportunity?

Listed below are the qualifiers for the first month of the **BR Bonus**. With the addition of this bonus, we paid more than \$650,000 in bonuses this month alone. We have five months to go! Don't miss this extraordinary opportunity of adding to your monthly income.

| Qualifier | Bonus | Qualifier | Bonus | Qualifier | Bonus | Qualifier | Bonus |
|--------------------|------------|-------------------|------------|-------------------|------------|--------------------------|------------|
| James Aduminta | \$375.48 | Tracy Haden | \$403.46 | George Noujaim | \$800.83 | Hovhannes Termartirosian | \$1,320.34 |
| Tifani Ahlstrom | \$416.64 | Jon Hanec | \$1,081.41 | Michael Nowak | \$2,142.99 | Randy Teyssier | \$831.41 |
| Alla Alexander | \$1,005.65 | Edward Hanna | \$573.84 | Craig Nugara | \$800.70 | Tomas Thundiyil | \$429.75 |
| Noah Alkinburgh | \$1,399.09 | Zachary Hart | \$617.97 | Manuel Olea | \$1,064.79 | Dustin Tolbert | \$630.93 |
| Nestor Aramayo | \$1,427.10 | Omar Hashimi | \$599.43 | Megan Olson | \$394.47 | Robert Trujillo | \$1,280.28 |
| Mary Ayarzagoitia | \$2,089.84 | Willie Hayden | \$1,051.63 | Ian Palmer | \$393.95 | David Tubbin | \$168.60 |
| Jim Bianchi | \$470.49 | Wayne Hendricks | \$182.05 | Daniel Pavek | \$1,007.16 | Eric Tuttobene | \$175.99 |
| Andrew Bishop | \$408.84 | Adam Herman | \$563.06 | Pete Pels | \$169.29 | Charles VanDyke | \$207.96 |
| Mark Bleier | \$717.58 | Enrique Hernandez | \$220.37 | Daniel Phares | \$1,487.66 | Dustin Venekamp | \$2,184.22 |
| Donald Blocksom | \$380.79 | Howard Heron | \$637.55 | Pablo Pirela | \$245.17 | David Wang | \$405.37 |
| Elaina Bosco | \$449.34 | Nicholas Holcomb | \$395.93 | Philip Prata | \$819.14 | Sue Weiss | \$653.20 |
| Raphael Bouchereau | \$1,147.37 | Carl Ignatius | \$1,834.67 | Jennifer Price | \$1,877.74 | Daniel Wiseman | \$194.02 |
| Michael Bromberg | \$406.84 | James Isip | \$1,700.81 | Richard Rainone | \$606.77 | Matthew Wolfanger | \$2,513.33 |
| John Buss | \$990.47 | Allan Jennings | \$752.21 | Harjeet Rana | \$181.18 | Wayne Wong | \$576.74 |
| Loren Cardwell | \$678.00 | Scott Keeney | \$624.92 | Jena Rana | \$410.72 | Ibrahim Yacoub | \$898.55 |
| John Castore | \$588.28 | Steven King | \$928.82 | Avi Regev | \$181.76 | Jason Young | \$608.53 |
| Joseph Coarsey | \$217.82 | Evan Kishpaugh | \$602.87 | Scott Rehberg | \$1,355.58 | Nicholas Zangardi | \$616.81 |
| Alan Conquest | \$611.69 | Gershon Klein | \$373.87 | Scott Rhodes | \$1,032.41 | | |
| Patrick Coughlin | \$625.13 | Michael Laramie | \$2,691.99 | Christopher Roden | \$221.80 | | |
| Maurice Davies | \$955.46 | Samuel Lasala | \$1,023.32 | Alex Roland | \$217.72 | | |
| Steven Dichiaro | \$1,737.36 | Kathleen Loughran | \$854.47 | Vance Rountree | \$404.20 | | |
| Edward Dietrich | \$419.17 | Earnest Loveless | \$417.30 | Robert Rowe | \$162.40 | | |
| Randy Downs | \$738.04 | Brian Lulloff | \$1,295.81 | Torrence Rowell | \$844.00 | | |
| Steven Engrav | \$1,591.57 | Laura Luthy | \$405.99 | Doreen Ryan-Foti | \$573.59 | | |
| Roland Fletcher | \$190.20 | Mathew Maccannell | \$380.58 | Karl Schuckert | \$230.93 | | |
| Zachary Frail | \$1,253.33 | Kimberly Mals | \$628.82 | Amir Sedaghat | \$613.09 | | |
| Clayton Frost | \$182.40 | Donald Martin | \$416.12 | Diana Shageyeva | \$823.76 | | |
| Benjamin Foti | \$377.70 | Jason Mayer | \$572.22 | Shamshinder Sidhu | \$161.12 | | |
| Robert Gadberry | \$802.66 | Kenneth Mazik | \$1,486.82 | Paulina Silva | \$209.98 | | |
| Mary Gaelic | \$963.45 | Tim Mcadams | \$403.62 | Marcus Smith | \$395.18 | | |
| Salvatore Giacchi | \$998.72 | Karen Mcquoid | \$1,441.89 | Beth Snow | \$2,481.82 | | |
| Noe Gonzales | \$608.43 | Scott Mellgren | \$476.02 | Glenn Snowden | \$590.87 | | |
| Jullian Goodin | \$449.33 | Darren Miller | \$1,125.20 | Tara Soderman | \$397.14 | | |
| Mark Gorman | \$838.14 | Angelo Minglana | \$374.80 | David Solomonov | \$4,361.76 | | |
| Arthur Greene | \$1,752.58 | Karl Mordhorst | \$609.14 | Joann Stewart | \$403.77 | | |
| Matthew Guertin | \$188.28 | Susanne Munro | \$1,406.82 | James Taylor | \$403.72 | | |
| Harpreet Gujral | \$393.68 | Amanda Nathoo | \$830.38 | Moswen Taylor | \$379.48 | | |
| Ronald Gurney | \$412.71 | Michael Nelson | \$448.61 | Lily Tchen | \$395.05 | | |

Total Bonus Paid Out
\$102,634.16

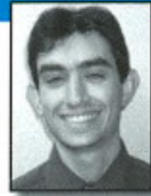
Supervising Agents



1. Scott Rehberg
N. Royalton, OH



2. Noah Alkinburgh
Harrisburg, PA



3. Gershon Klein
Edison, NJ

All Time Record to Beat
Month: \$43,409 1st Yr.

All Time Record to Beat
Month: \$68,050 Net ALP Mary Ann Gaelic

July Production

| Name | 1st Year Agent | Net ALP | NG | Rtn | MGA | SGA |
|--------------------|----------------|----------|----|------|----------------|----------------|
| 1. Scott Rehberg | \$19,486 | \$27,592 | 92 | | Mathew Hart | Jim Surace |
| 2. Noah Alkinburgh | 14,216 | 16,802 | 81 | | Matthew Hogan | Oldham-Hadayia |
| 3. Gershon Klein | 11,821 | 15,776 | 84 | | David Ackerman | Eric Giglione |
| 4. George Noujaim | 11,444 | 14,953 | | 83.5 | Maxine Moody | David Zophin |
| 5. Marco Chow | 11,413 | 18,860 | 85 | | Susan Bergh | Eric Giglione |

All Time Record to Beat
YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat
YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

| Name | 1st Year Agent | Net ALP | NG | Rtn | MGA | SGA |
|---------------------|----------------|----------|----|------|-----------------|---------------|
| * 1. Randy Teyssier | \$57,343 | \$95,817 | | 81.1 | Chris Hernandez | Chris La Fond |
| 2. Steven King | 44,001 | 88,941 | 89 | | Sonny Gurney | Paul Rumbuc |
| 3. Amir Sedaghat | 40,457 | 103,072 | | 78.4 | Harpreet Gujral | Rick Altig |
| 4. Haylee Nye | 39,844 | 89,908 | | 71.3 | Dustin Miller | Altig-Orlovic |
| 5. Amanda Nathoo | 39,041 | 84,934 | | 79.4 | Diane Carrion | Eric Giglione |

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

General Agents



1. Mary Ann Gaelic
Auckland, NZ



2. Zachary Hart
N. Royalton, OH



3. Glenn Snowden
Houston, TX



4. Richard Rainone
Warwick, RI



5. Michael Laramie
Houston, TX

All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

July Production

| Name | 1st Year Agent | Net ALP | NG | Rtn | MGA | SGA |
|----------------------|----------------|----------|----|------|-------------------|-------------------|
| 1. Mary Ann Gaelic | \$33,896 | \$41,099 | 93 | | Lawrence Hauck | Steve Friedlander |
| 2. Zachary Hart | 32,948 | 66,026 | | 80.1 | Mathew Hart | Jim Surace |
| 3. Glenn Snowden | 32,512 | 34,041 | | 75.7 | AJ O'Connor | Steve Greer |
| 4. Richard Rainone | 27,523 | 32,224 | 93 | | Gabriel Hernandez | David Zophin |
| 5. Michael Laramie | 26,673 | 34,645 | | 78.5 | AJ O'Connor | Steve Greer |
| 6. Steven Engrav | 26,488 | 36,738 | 90 | | Wayne Hendricks | Joseph Manone |
| 7. Salvatore Giacchi | 24,488 | 26,368 | | 71.0 | David Hausman | Eric Giglione |
| 8. Philip Prata | 23,509 | 29,809 | | 69.7 | Theodore Pappas | Eric Giglione |
| 9. Nicholas Zangardi | 21,318 | 28,479 | | 74.1 | Marcus Smith | Jim Surace |
| 10. Danielle Holmes | 21,109 | 27,166 | | 71.7 | Steven Dichiaro | Bill Jennings |

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

| Name | 1st Year Agent | Net ALP | NG | Rtn | MGA | SGA |
|------------------------|----------------|-----------|----|------|-----------------|-------------------|
| * 1. Mary Ann Gaelic | \$179,378 | \$270,052 | 93 | | Lawrence Hauck | Steve Friedlander |
| * 2. Zachary Hart | 174,061 | 342,012 | | 80.1 | Mathew Hart | Jim Surace |
| * 3. Salvatore Giacchi | 156,009 | 194,780 | | 71.0 | David Hausman | Eric Giglione |
| * 4. Danielle Holmes | 142,120 | 205,190 | | 71.7 | Steven Dichiaro | Bill Jennings |
| * 5. James Worf | 132,029 | 160,597 | | 72.6 | Joshua Goodman | Bill Jennings |
| 6. Jeffrey Oakman | 129,607 | 126,622 | | 78.6 | William Cook | Williams-Williams |
| 7. Richard Refano | 107,888 | 175,172 | | 76.8 | Barry Dillah | Eric Giglione |
| 8. Brent Rieck | 97,837 | 109,421 | | 68.0 | Tamara Ford | Marc Morton |
| 9. Glenn Snowden | 97,087 | 130,714 | | 75.7 | AJ O'Connor | Steve Greer |
| 10. Philip Prata | 95,076 | 117,378 | | 74.1 | Theodore Pappas | Eric Giglione |

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*

Reap Your Rewards

There is an old saying, "you reap what you sow." What this means is, what you do comes back to you, or rather you gather (reap) the results (rewards) from the seeds (your hard work) you sow.

At American Income and National Income, we know how hard you work to make your business a success, and we feel it is our number one priority to help you accomplish this goal. We also feel that you should be rewarded for all your hard work. For this reason, we spend many hours conceptualizing, planning, and developing ways to give you the rewards you so well deserve.

Knowing that immediate gratification is a primary human motivator, we have developed several ways you can reap your rewards!

The New Agent Bonus*

All "New Agents" ("New Agents" refer to Producers in their first eight months of contract) are eligible for the *New Agent Bonus*. The *New Agent Bonus* is a bonus which equals a percentage of their Net ALP for the month, provided they have the required Net to Gross ratio. Starting with the Producer's ninth month, the Individual Producer then becomes eligible for the *Retention Bonus*.

In addition to the *New Agent Bonus*, a Producer is eligible for a supplemental bonus after being contracted for nine months (or 12 months). This bonus equals 25 percent or more of the bonuses earned in their first eight months, provided they have at least a 68 percent four-month Retention. For each point above 68 percent, the supplemental bonus will be increased one percent.

The Retention Bonus*

Producers are eligible to earn a *Retention Bonus* based on Net ALP produced for the month, provided they have a 68 percent or higher four-month retention. Producers are eligible for this bonus starting in their ninth month of contract. Agents contracted less than nine months are eligible for the *New Agent Bonus*.

The Personal Recruiting Bonus*

A Producer who is personally recruiting is eligible for the *Personal Recruiting Bonus*. For each personal recruit, the recruiter will be eligible for a \$250 bonus each time the recruited Agent earns a *New Agent* or *Retention Bonus* in their first year at the \$6,200 of Net ALP level or above. This allows the recruiting person to receive up to 12 bonuses for a total of \$3,000. Please note that a personal recruit is not one derived from resumé ad or any other Company or Agency assisted recruiting systems.

The Leadership Bonus*

A Master General Agent, and the GAs and SAs coded under them, are eligible to receive the *Leadership Bonus* provided they have two Producers in their first six months of contract. The MGA must also have one new code in the qualifying month. These Producers will also need to qualify for the *New Agent Bonus* or the *Retention Bonus*, meeting both production and quality requirements, in the same month. This bonus is equal to a percent of the monthly Net ALP on each Producer under the Manager.

The BR Bonus*

The new *BR Bonus* was developed in honor of Mr. Rapoport and is available on production submitted to the Home Office July 1, 2005 to Dec. 31, 2005. This new bonus is for the immediate up-line Manager of any Agent who is in their first six months with American Income or National Income. This is the level two person in the Agent hierarchy who would have field trained the Agent. The bonus is equal to 100 percent of the *New Agent Bonus* that the Agent earns during their first six months on life business (includes bonus earned at the \$4,000 to \$6,199 level). There is no Net to Gross or Presistency requirement for the level two Manager and is in addition to any *Leadership Bonus* that might be paid. This is not tied to whether an MGA earns a *Leadership Bonus*.

The Regional General Agent Bonus*

The *Regional General Agent Bonus* is a relatively new bonus which was developed under the new AMS system. For each new MGA coded under an RGA, the RGA is eligible for a monthly bonus equal to 10 percent of the *Leadership Bonus* earned by the MGA and GAs or SAs coded under that MGA. The RGA must have the required quality factor (Retention or Net to Gross) to be eligible for the bonus. An RGA is eligible for this bonus as long as they continue to manage the MGA.

The PR Bonus*

PR Reps. are eligible for a monthly bonus by cards or groups. Once the Representative has chosen to qualify either by groups or cards, they will qualify with that premise for the calendar year. For card eligibility, a PR Rep. must sign TGs and original TGs in the last three months (original cards will bonus at double the per card rate). For group eligibility, a PR Rep. will need to sign 10 groups in the last three months with two groups being original. Each group, must have a 4,000 minimum combined membership with a 50-member minimum.

Convention Qualification*

Every Agent, Manager, and PR Representative is eligible for Convention if they meet the minimum qualification requirements set up for the qualification year (Retention and Net to Gross requirements are also required). Career Agents, SAs, and GAs can qualify for convention provided they earn a *Retention Bonus* (or *New Agent Bonus*) for a minimum of five out of the last six months of this year (July to December). MGAs can qualify by obtaining the *Leadership Bonus* five out of the last six months of this year. Qualifying for convention entitles the qualifier and a guest to attend the convention destination and participate in the activities set up for the qualifiers.

Founder's Club Qualification*

Established in the 1980s in honor of Mr. Rapoport, American Income's founder, the Founder's Club recognizes those Individual Producers and Public Relations Representatives who consistently distinguish themselves as true leaders and outstanding achievers. Qualifiers are eligible — having met minimum qualification requirements — to receive a ring upon first time qualification. With subsequent qualifications, a diamond will be added to their ring or the qualifier can request a ring for their spouse.

President's Club Qualification*

Established in 2003, the President's Club recognizes those Individual Producers and PR Representatives who commit themselves — year after year — to turning in not only quantity but quality business. Qualifiers are eligible — having met minimum qualification requirements — to receive a ring, a \$1,000 bonus, and an extra day at convention. With subsequent qualifications, the qualifier will receive a \$1,000 bonus, an extra day at convention, and a diamond will be added to their ring or the qualifier can request a ring for their spouse.

Six-Months Contest

Don't forget the Six-Months Production Contest running from July 1, 2005 to Dec. 31, 2005! Producers who write a Net ALP of \$40,000 and PR Reps. who generate 500 leads from original TGs signed after July will be eligible to receive their choice of a COBRA ESD 7000 Laser Radar Detector or a Palm One IIIIXE PDA. Producers who write a Net ALP of \$50,000 and PR Reps. who generate 1,000 leads from original TGs will be eligible to receive the XM Satellite Radio with two years of pre-paid service. Finally, Producers who write a Net ALP of \$60,000 and PR Reps who generate 1,500 leads from original TGs will be eligible to receive the Garmin Quest Vehicle Navigation System. (Please note, the contest pertains only to business signed after July 1, 2005.)

**Don't Let These Opportunities
Pass You By!
Reap Your Rewards Today!**

***Note: For a complete listing of bonus qualifications, convention qualifications, and club qualifications, log onto www.ailife.com or www.nilife.com.**

Master General Agents

1. AJ O'Connor



Houston, TX

2. Lawrence Hauck



Auckland, NZ

3. Wayne Hendricks



Menomonee Falls, WI

4. Gabriel Hernandez



Warwick, RI

5. David Solomonov



Toronto, ON

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$250,859 Net ALP Jim Bianchi

July Production

| Name | 1st Year Agent | Net ALP | NG | Rtn | SGA |
|----------------------|----------------|-----------|----|------|-------------------|
| 1. AJ O'Connor | \$87,449 | \$103,104 | | 70.7 | Steve Greer |
| 2. Lawrence Hauck | 56,875 | 86,544 | | 73.9 | Steve Friedlander |
| 3. Wayne Hendricks | 56,600 | 105,546 | | 77.6 | Joseph Manone |
| 4. Gabriel Hernandez | 52,259 | 52,259 | | 76.3 | David Zophin |
| 5. David Solomonov | 51,927 | 62,325 | | 75.0 | Joshua Chalom |
| 6. Mathew Hart | 49,594 | 109,162 | | 73.6 | Jim Surace |
| 7. Barry Dillah | 49,118 | 56,368 | | 71.8 | Eric Giglione |
| 8. Horace Johnson | 47,579 | 51,320 | | 72.3 | Tom Williams |
| 9. Joseph Callahan | 47,017 | 48,383 | | 70.3 | Wes Bangs |
| 10. Chris Hernandez | 42,960 | 53,430 | | 77.7 | Chris La Fond |

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,168,283 Net ALP Paul Rumbuc

YTD Production

| Name | 1st Year Agent | Net ALP | NG | Rtn | SGA |
|------------------------|----------------|-----------|----|------|-------------------|
| * 1. Barry Dillah | \$564,914 | \$648,878 | | 71.8 | Eric Giglione |
| * 2. AJ O'Connor | 549,881 | 700,679 | | 70.7 | Steve Greer |
| * 3. Doreen Ryan-Foti | 400,385 | 938,715 | | 76.9 | Jatoft-Foti |
| * 4. Jim Bianchi | 361,668 | 716,991 | | 75.0 | Durhon Oldham |
| * 5. Gabriel Hernandez | 320,431 | 321,265 | | 76.3 | David Zophin |
| 6. Joseph Callahan | 320,252 | 347,015 | | 70.3 | Wes Bangs |
| 7. Scott Keeney | 310,579 | 389,091 | | 73.6 | Oldham-Hadayaia |
| 8. Eugene Melamed | 309,245 | 323,249 | | 76.2 | Slav Bitman |
| 9. Lawrence Hauck | 298,565 | 569,461 | | 73.9 | Steve Friedlander |
| 10. DeMario Cooper | 297,408 | 310,253 | | 68.7 | Slav Bitman |

Master General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have four First Year Agents coded and meet all production requirements.*

Regional General Agents

1. AJ O'Connor



Houston, TX

2. Jason Mollo



Middletown, CT

3. Joshua Goodman



Denver, CO

July Production

| Name | 1st Year Agent | Net ALP | NG | Rtn | SGA |
|-------------------|----------------|-----------|----|------|---------------|
| 1. AJ O'Connor | \$138,891 | \$173,544 | | 70.7 | Steve Greer |
| 2. Jason Mollo | 121,714 | 144,105 | | 72.7 | David Zophin |
| 3. Joshua Goodman | 89,779 | 114,867 | | 72.3 | Bill Jennings |

YTD Production

| Name | 1st Year Agent | Net ALP | NG | Rtn | SGA |
|-------------------|----------------|-------------|----|------|---------------|
| * 1. Jason Mollo | \$907,474 | \$1,042,307 | | 72.7 | David Zophin |
| 2. AJ O'Connor | 815,285 | 1,019,187 | | 70.7 | Steve Greer |
| 3. Joshua Goodman | 661,684 | 904,132 | | 72.3 | Bill Jennings |

\$Show Me the Money\$

Retention Bonus*

| Qualifier | SGA | Bonus Amount |
|---------------------|-------------------|--------------|
| Zachary Hart | Jim Surace | \$6,284.82 |
| Sylvia Freeman | Williams-Williams | \$4,664.46 |
| Karen McQuoid | Steve Friedlander | \$3,461.20 |
| Kyle Chuang | Rick Altig | \$3,439.09 |
| Ruben Soberanes | Jatof-Foti | \$3,278.48 |
| Daniel Potilechio | Bob Olson | \$3,123.10 |
| Alfred Brenner | Jatof-Foti | \$3,063.70 |
| Edward Kirschenbaum | Eric Giglione | \$3,003.48 |
| Timothy Cruise | Bob Olson | \$2,972.31 |
| Omar Hashimi | Jatof-Foti | \$2,763.13 |

Total Retention Bonus Paid: \$409,615.52 399 Producers Qualified

Leadership Bonus*

| Qualifier | SGA | Bonus Amount |
|------------------|-------------------|--------------|
| AJ O'Connor | Steve Greer | \$6,052.18 |
| Doreen Ryan-Foti | Jatof-Foti | \$5,505.02 |
| Matthew Hart | Jim Surace | \$5,455.68 |
| Lawrence Hauck | Steve Friedlander | \$4,773.15 |
| David Solomonov | Joshua Chalom | \$4,734.95 |
| Barry Dillah | Eric Giglione | \$4,225.39 |
| Chris Hernandez | Chris La Fond | \$4,051.56 |
| David Wang | Bob Olson | \$3,626.40 |
| James Isip | David Cohen | \$3,622.59 |
| Horace Johnson | Tom Williams | \$3,382.31 |

Total Leadership Bonus Paid: \$113,053.52 68 Managers Qualified

PR Bonus*

| Qualifier | SGA | Bonus Amount |
|---------------------|------------------|--------------|
| Becky Cutler | Bill Jennings | \$2,141.56 |
| Emily Jennings | Bill Jennings | \$2,070.84 |
| Malka Arony | Hartman/Cohen | \$2,060.10 |
| Vivian Dwyer | Altig-Hay/Bitman | \$1,807.14 |
| Jacqueline deVooght | Rick Altig | \$1,744.27 |
| Rachelle Valdez | Altig-Orlovic | \$1,659.48 |
| Renee Flannery | Jim Surace | \$1,465.60 |
| Mark Gagliardi | Jatof-Foti | \$1,148.21 |
| Susan Fuldauer | Mark Hancock | \$1,115.80 |
| Al Wall | Joshua Chalom | \$959.68 |

Total PR Bonus Paid: \$31,662.78 41 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

MONETARY DONATIONS

American Income & National Income

- Donated \$20,400 to UFCW for the *Leukemia & Lymphoma Society's Shoot for a Cure*.
- Gave \$5,000 to the *Labor Heritage Society*.
- Contributed \$5,000 to the UWUA for their *Operation Family Reunion*.
- Donated \$1,500 to *Workers' Project, Inc.*

The Rick Altig Agency

- Gave \$200 to UPEC 792 for the shop steward meeting.
- Donated \$100 to OFATV as a coffee break sponsor.
- Contributed \$400 to Bartenders 165 for an ad in their quarterly newsletter.
- Contributed \$2,000 to AUPE for the *United Way Golf Tournament*.
- Donated \$200 to *CAW 333's Memorial Golf Tournament*.
- Gave \$100 for the Teamsters' golf tournament prizes.
- Donated \$100 to IBEW 112 for their golf tournament.
- Contributed \$100 to the *Spokane Regional Labor Council's Golf Tournament*.
- Gave \$500 to the Tennessee Labor/Management Conference for their AFL-CIO annual event.
- Donated \$335 to the Teamsters 515 golf tournament.
- Gave \$275 to the Teamsters 480 scholarship fund.
- Contributed \$100 to CWA 3808 for their golf tournament.
- Donated \$100 to the UFCW 503 scholarship fund.
- Contributed \$250 to the *BCYT-BCTC Charity Golf Tournament* to fight childhood diabetes.
- Gave \$200 to the CJA 112 golf tournament.
- Gave \$1500 to the *UFCW 555 Golf Classic*.
- Donated \$399.88 to AFSCME Council 75 for their golf tournament.
- Donated \$47.68 to OPCM 555 for retirement party gifts.

The Steve Greer Agency

- Donated \$500 to the *Harris County AFL-CIO Labor Day Celebration*.
- Gave \$250 to the Texas Building Trades Council.
- Contributed \$250 to the A. Philip Randolph Institute.

The Mark Hancock Agency

- Gave \$100 to *Cultures of Solidarity for Workers Project, Inc.*
- Donated \$200 to GCIU Local 1129-M for a golf outing.

The Jatof-Foti Agency

- Contributed \$1,250 to the *San Francisco Labor Council Annual COPE Benefit*.
- Gave \$1,000 to Joint Council 38 to sponsor a breakfast.
- Donated \$150 to the Coalition of Organized Labor for a labor luncheon.
- Gave \$250 to the Coalition for Justice at Walmart.
- Donated \$250 to the Operating Engineers 3 golf outing.

The Chris LaFond Agency

- Contributed \$400 to the local *Sheet Metal Workers' 125th Anniversary Banquet*.
- Gave \$400 to the Teamsters Joint Council 40 for their annual golf outing.
- Contributed \$100 to the *UMF George Holupka Memorial Tournament*.
- Donated \$100 to WESTCO FCU's annual picnic.
- Contributed \$50 to RWAW 37's annual picnic.

Total \$44,057.56

OTHER DONATIONS

Mark Hancock Agency

- Donated canned goods to the food bank on behalf of the Sheet Metal Workers' Local 20.
- Gave 30 boxes of food to the *Indiana Labor Council*.
- Contributed to the Roofers Local 119 food bank.

Be sure to submit your contributions monthly via e-mail to dyannazzo@ailife.com.

JULY CATEGORY I

| NAME | NG | RTN | 1st Yr. NET | 1st Yr. OBJ | % of FY OBJ | NET ALP | NET ALP OBJ | % of ALP OBJ | PF * |
|--------------|----|------|-------------|-------------|-------------|-----------|-------------|--------------|------|
| Tom Williams | | 70.0 | \$207,300 | \$236,000 | 88 | \$331,173 | \$368,500 | 90 | 89 |

JULY CATEGORY II

| NAME | NG | RTN | 1st Yr. NET | 1st Yr. OBJ | % of FY OBJ | NET ALP | NET ALP OBJ | % of ALP OBJ | PF * |
|-----------------|----|------|-------------|-------------|-------------|-----------|-------------|--------------|------|
| Geneser-Geneser | 81 | | \$152,527 | \$115,000 | 133 | \$211,785 | \$181,500 | 117 | 125 |
| Joshua Chalom | | 70.1 | 128,995 | 110,500 | 117 | 205,552 | 173,500 | 118 | 118 |

JULY CATEGORY III

| NAME | NG | RTN | 1st Yr. NET | 1st Yr. OBJ | % of FY OBJ | NET ALP | NET ALP OBJ | % of ALP OBJ | PF * |
|---------------|----|------|-------------|-------------|-------------|-----------|-------------|--------------|------|
| Jim Surace | | 71.3 | \$133,328 | \$104,000 | 128 | \$252,624 | \$162,500 | 155 | 142 |
| Steve Greer | | 70.5 | 138,109 | 96,000 | 144 | 172,761 | 143,000 | 121 | 133 |
| Bill Jennings | | 71.9 | 102,302 | 86,500 | 118 | 140,500 | 140,000 | 100 | 109 |

JULY CATEGORY IV

| NAME | NG | RTN | 1st Yr. NET | 1st Yr. OBJ | % of FY OBJ | NET ALP | NET ALP OBJ | % of ALP OBJ | PF * |
|---------------|----|------|-------------|-------------|-------------|-----------|-------------|--------------|------|
| Steve Hartman | | 74.0 | \$85,106 | \$71,500 | 119 | \$130,639 | \$114,000 | 115 | 117 |
| Mark Hancock | | 69.2 | 70,004 | 62,500 | 112 | 106,491 | 100,000 | 106 | 109 |
| Imran Satti | 83 | | 53,162 | 54,000 | 98 | 89,821 | 85,000 | 106 | 102 |

JULY CATEGORY V

| NAME | NG | RTN | 1st Yr. NET | 1st Yr. OBJ | % of FY OBJ | NET ALP | NET ALP OBJ | % of ALP OBJ | PF * |
|-----------|----|------|-------------|-------------|-------------|----------|-------------|--------------|------|
| Wes Bangs | | 69.5 | \$47,017 | \$28,500 | 165 | \$50,223 | \$42,500 | 118 | 142 |

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

YTD CATEGORY I

| NAME | NG | RTN | 1st Yr. NET | 1st Yr. OBJ | % of FY OBJ | NET ALP | NET ALP OBJ | % of ALP OBJ | PF * |
|--------------|----|------|-------------|-------------|-------------|-------------|-------------|--------------|------|
| Tom Williams | | 70.0 | \$1,401,555 | \$1,662,000 | 84 | \$2,353,384 | \$2,591,500 | 91 | 88 |

YTD CATEGORY II

| NAME | NG | RTN | 1st Yr. NET | 1st Yr. OBJ | % of FY OBJ | NET ALP | NET ALP OBJ | % of ALP OBJ | PF * |
|-----------------|----|------|-------------|-------------|-------------|-------------|-------------|--------------|------|
| Slav Bitman | | 72.0 | \$950,898 | \$604,500 | 157 | \$1,040,393 | \$941,500 | 111 | 134 |
| Geneser-Geneser | 81 | | 591,148 | 460,000 | 129 | 816,135 | 726,000 | 112 | 121 |

YTD CATEGORY III

| NAME | NG | RTN | 1st Yr. NET | 1st Yr. OBJ | % of FY OBJ | NET ALP | NET ALP OBJ | % of ALP OBJ | PF * |
|-------------------|----|------|-------------|-------------|-------------|-------------|-------------|--------------|------|
| Bill Jennings | | 71.9 | \$843,237 | \$605,500 | 139 | \$1,193,417 | \$980,000 | 122 | 131 |
| Steve Greer | | 70.5 | 844,470 | 612,000 | 138 | 1,054,795 | 911,000 | 116 | 127 |
| Williams-Williams | | 71.5 | 630,429 | 612,500 | 103 | 894,577 | 931,000 | 96 | 100 |

YTD CATEGORY IV

| NAME | NG | RTN | 1st Yr. NET | 1st Yr. OBJ | % of FY OBJ | NET ALP | NET ALP OBJ | % of ALP OBJ | PF * |
|---------------|----|------|-------------|-------------|-------------|-----------|-------------|--------------|------|
| Steve Hartman | | 74.0 | \$600,017 | \$500,500 | 120 | \$978,853 | \$798,000 | 123 | 122 |
| Mark Hancock | | 69.2 | 464,139 | 437,500 | 106 | 710,723 | 700,000 | 102 | 104 |
| Imran Satti | 83 | | 189,015 | 229,500 | 82 | 443,733 | 361,250 | 123 | 103 |

YTD CATEGORY V

| NAME | NG | RTN | 1st Yr. NET | 1st Yr. OBJ | % of FY OBJ | NET ALP | NET ALP OBJ | % of ALP OBJ | PF * |
|-----------|----|------|-------------|-------------|-------------|-----------|-------------|--------------|------|
| Wes Bangs | | 69.5 | \$320,252 | \$199,500 | 161 | \$365,683 | \$297,500 | 123 | 142 |

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Laurie Onasch
Menomonee Falls, WI



Jacqueline deVooght
Calgary, AB

Category B:



Vivian Dwyer
Glen Allen, VA



Catherine Briggie
Phoenix, AZ

Category C:



Renee Flannery
N. Royalton, OH



Becky Cutler
Denver, CO

July Production

| PR Manager | No. Cards | SGA |
|-------------------|-----------|---------------|
| 1. Debbie Enstedt | 16,822 | Rick Altig |
| 2. Joseph Galusha | 4,668 | Durhon Oldham |
| 3. William Bell | 3,178 | Joshua Chalom |

All Time PR Card Production Record

Month: 18,960 cards

| Category A | No. Cards | SGA |
|------------------------|-----------|-----------------|
| 1. Laurie Onasch | 3,841 | Manone/Altig |
| 2. Jacqueline deVooght | 2,917 | Rick Altig |
| 3. Al Wall | 2,786 | Joshua Chalom |
| 4. Malka Arony | 2,263 | Cohen & Hartman |
| 5. Anne Bowyer | 1,859 | Rick Altig |

| Category B | No. Cards | SGA |
|----------------------|-----------|-------------------|
| 1. Vivian Dwyer | 2,181 | Altig-Hay/Bitman |
| 2. Catherine Briggie | 1,232 | Steve Hartman |
| 3. Arlene Hughes | 813 | Chris La Fond |
| 4. Mario Soljan | 575 | Steve Friedlander |
| 5. Brenda Swecker | 528 | Chris La Fond |

All Time PR Group Production Record

Month: 55 groups Vivian Dwyer

| Category C | Groups | SGA |
|-------------------|--------|----------------|
| 1. Renee Flannery | 13 | Jim Surace |
| 2. Becky Cutler | 7 | Bill Jennings |
| 2. Jerry Hartnett | 7 | Marc Morton |
| 2. William Slocum | 7 | Oldham-Hadayia |
| 3. Billy Sauers | 6 | Tom Williams |

YTD Production

| PR Manager | No. Cards | SGA |
|--------------------|-----------|---------------|
| *1. Debbie Enstedt | 107,590 | Rick Altig |
| *2. Joseph Galusha | 33,702 | Durhon Oldham |
| 3. Malka Arony | 27,596 | Cohen/Hartman |

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

| Category A | No. Cards | SGA |
|-----------------------|-----------|---------------|
| *1. Malka Arony | 20,338 | Cohen/Hartman |
| *2. Al Wall | 12,983 | Joshua Chalom |
| 3. Mark Gagliardi | 12,809 | Jatoft-Foti |
| 4. Richard Meshulam | 12,738 | David Cohen |
| 5. Rona Pileggi Spano | 11,468 | Bob Olson |

| Category B | No. Cards | SGA |
|-----------------------|-----------|-------------------|
| *1. Vivian Dwyer | 13,474 | Altig-Hay/Bitman |
| *2. Catherine Briggie | 10,165 | Steve Hartman |
| 3. Irene Rurycz | 6,556 | Jim Surace |
| 4. Mario Soljan | 5,926 | Steve Friedlander |
| 5. Brenda Swecker | 5,197 | Chris La Fond |

All Time PR Group Production Record

YTD: 110 groups Richard Case

| Category C | Groups | SGA |
|--------------------|--------|----------------|
| *1. Renee Flannery | 57 | Jim Surace |
| *2. Cheryl Cook | 53 | Oldham-Hadayia |
| 3. Susan Fuldauer | 48 | Mark Hancock |
| 4. Richard Case | 39 | Jim Surace |
| 5. Billy Sauers | 38 | Tom Williams |

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.* Also, please note, the number of leads will be used to break a tie in Category C.

Be the Best You Can Be —

Application Completion

It's a great time in American Income and National Income's history. Everyone is working hard to provide the best customer service possible. So, you may be wondering, "Why are we providing tips regarding application completion?" Here's the reason — applications that are not properly completed often cause problems when being processed through Claims. We know quality business is of the utmost priority with each of you, so here are ten tips to help you and your team "excel" at application completion.

1. Ask and record the answers to *every* question on the application. This includes questions about existing coverage with other companies.
2. Write down *all* information the applicant provides to you. Underwriting will determine the significance of the medical history; you should not attempt to make decisions as to what should or should not be recorded on the application. Record everything with which you are provided.
3. Read the questions from the application *exactly* as they are written. Do not attempt to ask them in your own words.
4. Keep in mind, the only question on most applications which asks about the last five years is the question referencing physical exams, hospitalization, and/or medical treatment including prescription drugs. All other health questions say "*ever* had or been treated for." That means at any time in any proposed insured's entire life — not just the last five years. Be sure to stress "*ever*."
5. Be sure the applicants know the questions relate to *all* proposed insureds. If there are five proposed insureds listed on the application, the medical history for all five people must be disclosed and included on the application.
6. Make sure the medical history is listed on *all* applications. Applications sometimes get separated. Do not assume that putting the information on one application is sufficient. Keep in mind each policy is a stand alone contract and the medical history *must* be listed on *every* application.
7. The information provided on any questionnaire is to supplement the information provided on the application. The responses should not conflict. For example, if an alcohol use questionnaire is provided that indicates the applicant had been arrested for a "DWI," the responses to the alcohol and arrest questions on the application should be "yes."
8. If you did not see all the proposed applicants, indicate which applicants were not seen.
9. You must include anything you see that may be a health problem, even if there is no question on the application that is particular to that problem. For example, the applicant answered "no" to all the questions on the application, but you notice that the applicant is sitting in a wheelchair. You should indicate that on the application. Or, if the applicant says he is in good health with no deformity, but you notice that he wears dark glasses and appears to be blind. You should also indicate that on the application.
10. Apply special care when taking applications of someone whose first language is different than yours. If there is any hint the applicant does not understand, you must take special precautions. For example, the majority of the applications written in the U.S. are in English. Assume for a moment that English is not the first language of your applicant. If the applicant does not speak or understand your questions, it is necessary for you to take steps to ensure you obtain accurate and complete medical history. One way to accomplish this would be to ask another member of the household, who is fluent in English, to serve as a translator. If a family member is not available, perhaps a friend or neighbor can help. When a third party has helped with translation/communication between the applicant and Agent, it is critical the Agent furnish this information on the back of the application in the "Additional Remarks" section.

Do great things and revel in excellence!



FROM THE DESK OF:

Scott Smith
Executive Vice President
American Income Life

Showing Our Appreciation

I need your help. I need you to take your PR person to lunch or something!

I would like you to show your Public Relations Representatives just how much you appreciate who they are and what they do. Just between us, let's do something in September to say they are a very appreciated part of your Agency.

I used to work in city government and can remember every so often someone would write a letter to the mayor asking for this or that to be proclaimed. A special day, a special week, or a special month proclaimed by the mayor to honor someone or some event of special importance. Now, I could have gone to the mayor of Waco to get such a proclamation, but I realize she doesn't quite have the authority outside our fine city, so I figured our CEO, Roger Smith, was the equivalent of being our AIL/NILICO mayor. Therefore, I asked Roger to proclaim September "Public Relations Representative Month." He agreed and immediately issued his proclamation:

Whereas, AIL/NILICO has the genuine honor of contracting with some of the finest people in the world to perform Public Relations Services;

Whereas, the AIL/NILICO PR Team is dedicated to both producing quality leads and furthering the mission of labor's purposes and goals across the U.S., Canada, and New Zealand;

Whereas, our Agents, and the Company, shall go on record to appreciate and recognize the efforts of the Company's lifeblood;

Be it resolved, that the month of September 2005 be recognized as "Public Relations Representative Month," and we urge every producer and member of Agency management to extend their gratitude, thanks, and recognize the role of Public Relations in their Agency.

I realize this didn't quite make the front page of the *Spotlight*, but don't you think it is about time we did something to honor our Public Relations Team?

Public Relations is truly the fuel which makes your Agency run. As a sales team, we all need to create a greater awareness of what the PR Team expects from us, instead of taking for granted what we expect from them. You see, if we all had a better understanding of what Public Relations is, there would not be an "us" or "them." It would just be one well educated team pulling together for one another.

Given this, let me help you understand the five things your PR Team needs from you:

1. To notify union members in advance of a scheduled appointment which you are unable to keep.
2. To be available to participate in all community labor functions and pickets.
3. To always identify yourself as a member of OPEIU Local 277, COPE 15, or CEP 247.
4. To immediately notify them of any extraordinary occurrence of which they should be aware.
5. To let them know they are appreciated.

I once read that people are in sales work for three reasons. The first reason is to get paid, the second is to control their own schedule, and the third is to be recognized for their hard work. The implied reason is where you come in — appreciation!

Let's all spend the month of September patting our PR Team on the back. Lunch, flowers, gas cards, thank-you notes, or whatever! Just go out of your way to say thanks!

You could look at this from another angle. I bet the more we say thanks, the more leads we may get! The long and the short of this is, give it a try. Who knows, maybe next year Public Relations Month will make the front cover.

One last thing, let's not forget Jules, Hugh, Denise, and Kathy — we are all one team fighting for your leads!

For centuries, New Orleans
inspired prominent artists.



Next July it will inspire you...

Zig Ziglar



THE
Fairmont
NEW ORLEANS

New Orleans
July 27-30, 2006

Qualifiers

JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER

| | |
|---------------------|------------|
| Becky Cutler | \$2,141.56 |
| Emily Jennings | \$2,070.84 |
| Malka Arony | \$2,060.10 |
| Vivian Dwyer | \$1,807.14 |
| Jacqueline deVooght | \$1,744.27 |
| Rachelle Valdez | \$1,659.48 |
| Renee Flannery | \$1,465.60 |
| Mark Gagliardi | \$1,148.21 |
| Susan Fuldauer | \$1,115.80 |
| Al Wall | \$959.68 |
| Anne Bowyer | \$928.68 |
| Leo VanDenBussche | \$874.30 |
| Laurie Onasch | \$852.35 |
| Robin Andrade | \$799.70 |
| Darrell Dorey | \$752.64 |
| Cheryl Cook | \$722.64 |
| Billy Sauers | \$708.60 |
| William Slocum | \$700.32 |
| Jerry Hartnett | \$668.62 |
| Richard Meshulam | \$618.84 |
| Rona Pileggi Spano | \$532.95 |
| Catherine Briggie | \$532.15 |
| Kenneth Lett | \$530.78 |
| Richard Case | \$516.16 |
| Charles Hill | \$514.44 |
| Patti Morgan | \$491.18 |
| Krissa Hensley | \$420.40 |
| Brenda DiSomma | \$418.34 |
| Shannon Walker | \$412.82 |
| Timothy Farr | \$390.70 |
| Fran Christic | \$344.20 |
| John Wilkinson | \$329.85 |
| Robin Denham | \$324.59 |
| Robert Dailey | \$311.96 |
| Kenneth Altizer | \$287.55 |
| Joe Galusha | \$283.32 |
| Irene Ruryez | \$264.06 |
| Pater Nielsen | \$258.93 |
| Mario Soljan | \$256.68 |
| George Farenthold | \$225.00 |
| David Provencher | \$217.35 |

Total

\$31,662.78



Leadership Bonus

July Bonus Qualifiers

| | | | | | |
|-----------------------|------------|-------------------|------------|----------------------|----------|
| Alfred O'Connor | \$6,052.18 | Ronald Gurney | \$2,228.91 | Steven King | \$310.96 |
| Doreen Foti-Ryan | \$5,505.02 | Matthew Hogan | \$2,166.30 | Robert Gadberry | \$300.99 |
| Mathew Hart | \$5,455.68 | Adam Kiss | \$1,855.94 | Cheryl Foti | \$300.58 |
| Lawrence Hauck | \$4,773.15 | Willie Hayden | \$1,656.45 | Howard Heron | \$298.85 |
| David Solomonov | \$4,734.95 | Megan Olson | \$1,642.63 | Randy Downs | \$296.48 |
| Barry Dillah | \$4,225.39 | Derek Bates | \$1,534.20 | Kimberly Mals | \$294.76 |
| Christopher Hernandez | \$4,051.56 | David Ackerman | \$1,520.06 | Zachary Hart | \$289.67 |
| David Wang | \$3,626.40 | Michael Laramie | \$1,129.18 | Amir Sedaghat | \$287.38 |
| James Isip | \$3,622.59 | Glenn Snowden | \$696.74 | Noe Gonzales | \$285.20 |
| Horace Johnson | \$3,382.31 | Salvatore Giacchi | \$695.02 | Richard Rainone | \$284.42 |
| Steve Foti | \$3,373.31 | Michael Nowak | \$674.90 | Omar Hashimi | \$280.98 |
| Harpreet Gujral | \$3,336.42 | Philip Prata | \$648.19 | Sue Weiss | \$277.09 |
| Allan Jennings | \$3,246.01 | Kathleen Loughran | \$618.63 | Wayne Wong | \$270.34 |
| Torrence Rowell | \$3,093.85 | Steven Engrav | \$614.87 | Edward Hanna | \$268.98 |
| Matthew Wolfanger | \$3,089.12 | Mary Ann Gaelic | \$564.03 | Scott Mellgren | \$262.04 |
| Jim Bianchi | \$3,029.62 | Scott Rehberg | \$544.73 | Rog Beaudro | \$255.68 |
| Earnest Loveless | \$2,947.23 | Gershon Klein | \$506.67 | Jullian Goodin | \$248.92 |
| Gabriel Hernandez | \$2,936.62 | Kenneth Mazik | \$419.80 | Matthew Dahler | \$248.48 |
| Carl Ignatius | \$2,665.66 | Noah Alkinburgh | \$397.90 | Charles Vance | \$248.15 |
| Wayne Hendricks | \$2,533.41 | Karen McQuoid | \$390.79 | Christopher Vianello | \$239.35 |
| Mark Bleier | \$2,398.17 | Manuel Olea | \$362.99 | Benjamin Foti | \$236.06 |
| Rebecca Klebsch | \$2,376.11 | Mark Gorman | \$314.30 | Andrew Manchon | \$173.31 |
| David Hausman | \$2,375.40 | Randy Teyssier | \$311.77 | Richard Refano | \$118.65 |
| Theodore Pappas | \$2,339.65 | Amanda Natoo | \$311.39 | | |

Total **\$113,053.52**

Retention Bonus

| QUALIFIER | BONUS | A&H |
|----------------------|------------|----------|
| Zachary Hart | \$6,284.82 | |
| Sylvia Freeman | \$4,664.46 | |
| Karen McQuoid | \$3,461.20 | \$299.63 |
| Kyle Chuang | \$3,439.09 | \$319.30 |
| Ruben Soberanes | \$3,278.48 | \$153.26 |
| Daniel Potilechio | \$3,123.10 | \$191.10 |
| Alfred Brenner | \$3,063.70 | |
| Edward Kirschenbaum | \$3,003.48 | |
| Timothy Cruise | \$2,972.31 | |
| Omar Hashimi | \$2,763.13 | |
| Kobina Sekyi | \$2,741.60 | \$221.80 |
| Carla Miller | \$2,705.36 | |
| Jin Zhou Zhao | \$2,669.12 | |
| William Gordon | \$2,578.77 | |
| Max Quasem | \$2,561.66 | \$242.92 |
| Alexy Blit | \$2,529.76 | |
| Grace Flores | \$2,481.82 | |
| Steven Strong | \$2,432.88 | \$207.28 |
| Philip Anderson | \$2,432.56 | \$209.10 |
| Crystal Valentine | \$2,371.72 | |
| Samantha Chui | \$2,356.80 | \$261.76 |
| Raphael Bouchereau | \$2,344.26 | |
| Victor Quimson | \$2,338.12 | |
| Michael Perkins | \$2,324.00 | |
| Lily Tchen | \$2,276.00 | \$137.70 |
| Robert Middleton | \$2,269.08 | |
| Nadia King | \$2,256.14 | |
| Laura Fisher | \$2,210.20 | |
| Timothy Clark | \$2,187.01 | \$153.33 |
| Jonathan Wilson | \$2,184.22 | |
| Michael Snow | \$2,179.78 | |
| Christopher Stephens | \$2,138.34 | |
| Rosemary Baker | \$2,089.84 | \$113.62 |
| Shoshannah Morris | \$2,081.69 | |
| William Devine | \$2,075.09 | |
| Amir Sedaghat | \$2,070.60 | |
| Joyce Dacklin | \$2,069.88 | \$298.27 |
| Preeti Sahgal | \$2,066.14 | |
| Kelly McDonald | \$2,028.27 | |
| Jean-Francois Vezina | \$2,002.41 | |
| Anthony Mele | \$2,002.28 | \$208.35 |
| Howard Heron | \$1,919.33 | |
| Arthur Westergren | \$1,915.36 | \$155.52 |
| Donald Strynadka | \$1,905.28 | \$124.80 |
| Lindsey Weisides | \$1,877.74 | |
| David Solomonov | \$1,871.68 | |
| Avi Regev | \$1,862.92 | \$126.36 |
| Carl Ignatius | \$1,862.42 | |
| Helen Taylor | \$1,859.31 | \$134.39 |
| Steve Foti | \$1,839.78 | |
| Beth Snow | \$1,834.44 | |
| James Schneider | \$1,817.68 | |
| David Thornton | \$1,815.84 | |
| Kim Sprenger | \$1,806.36 | |
| Timothy Howe | \$1,805.43 | \$102.05 |
| Gregory Engrav | \$1,804.45 | |
| Kenneth Madden | \$1,803.91 | \$162.98 |
| Ricardo Ferreira | \$1,767.98 | |
| Matthew Melhorn | \$1,763.44 | \$120.60 |
| Naveen Eapen | \$1,755.06 | \$157.25 |
| Andrea Olson | \$1,737.36 | \$163.87 |
| Russell Morris | \$1,726.72 | |
| Mohammad Ebadi | \$1,720.98 | |
| Yvonne Hernandez | \$1,712.30 | \$145.35 |
| Barbara Bomer | \$1,711.57 | |
| Noe Gonzales | \$1,698.14 | |
| Alex Bluhm | \$1,695.24 | |
| Richard Galati | \$1,693.92 | |
| Brian Morse | \$1,683.29 | |
| Maria Esposito | \$1,657.76 | \$158.24 |
| David Garrett | \$1,638.43 | |
| Wayne Wong | \$1,613.70 | |
| Patrick Mazerolle | \$1,601.09 | \$163.65 |
| Bret Fels | \$1,588.16 | |
| Andre Abramovich | \$1,585.20 | \$145.52 |
| Amanda Mlinaz | \$1,583.35 | |
| Krista Thieme | \$1,557.52 | |

| QUALIFIER | BONUS | A&H |
|-------------------------|------------|----------|
| Ronald Friedlander | \$1,556.93 | |
| Robert Seebler | \$1,540.48 | \$213.12 |
| London Burnett | \$1,535.63 | |
| Corey Neff | \$1,527.69 | |
| Shawn Richmond | \$1,505.85 | |
| Valerie Franklin | \$1,503.97 | \$192.84 |
| Michael Dupree | \$1,500.45 | |
| Mark Gorman | \$1,495.21 | |
| Robert Harris | \$1,491.15 | |
| Vedran Pipinic | \$1,489.83 | |
| Ian Gingold | \$1,487.66 | \$101.64 |
| Richard Krueger | \$1,486.82 | \$143.46 |
| Derrick Bates | \$1,476.93 | \$190.33 |
| Gerardo Pino | \$1,471.42 | |
| Yevgeniy Kashkin | \$1,464.75 | |
| Samson Adelufosi | \$1,451.57 | |
| Tasha Tucker | \$1,451.23 | |
| William Hollis | \$1,441.89 | \$191.34 |
| Scott Remmey | \$1,432.92 | |
| Ronald Gurney | \$1,428.32 | \$150.24 |
| Xenia Houser | \$1,427.10 | \$151.02 |
| Shashank Hedao | \$1,424.44 | \$215.22 |
| Andrew Fike | \$1,417.57 | \$147.60 |
| Michel Aylo | \$1,406.82 | \$124.26 |
| Brian Buskirk | \$1,399.09 | \$125.76 |
| Robert Appel | \$1,398.32 | |
| Ted Schilling | \$1,393.73 | |
| Brandon Corkins | \$1,371.40 | \$108.36 |
| Sharon Nigota | \$1,370.86 | |
| Robert Ulreich | \$1,353.37 | |
| Vinicio Buezo | \$1,351.28 | |
| Douglas Bauknecht | \$1,349.55 | |
| Edward Hanna | \$1,342.35 | \$173.70 |
| Curt Snow | \$1,325.41 | |
| Daniel Phares | \$1,320.40 | |
| Mathieu Denis-Critchley | \$1,320.34 | |
| Travis Finley | \$1,319.04 | |
| Rudi Camenzind | \$1,315.71 | |
| Jim Read | \$1,301.70 | |
| Ya Chu | \$1,297.12 | |
| Colin Brandt | \$1,295.81 | |
| Glenn VandeSande | \$1,288.78 | \$98.61 |
| Anthony Accurso | \$1,285.99 | |
| Peter Kang | \$1,280.28 | |
| Anan Krishnaiyengar | \$1,272.93 | |
| Carlton Lear | \$1,270.70 | |
| Sebastian Kazek | \$1,270.51 | |
| Kobie Samuels | \$1,264.00 | |
| Ka Yin Law | \$1,263.68 | |
| Eli McKenzie | \$1,263.50 | |
| Amanda Roy | \$1,253.33 | |
| Eric Renteria | \$1,252.79 | |
| Nilesh Patel | \$1,245.60 | |
| John Franklin | \$1,243.08 | |
| Nicholas Soboleski | \$1,236.77 | |
| Kouame Yoboue | \$1,232.71 | |
| Holly Desmond | \$1,231.35 | |
| Cyril Desrosiers | \$1,220.47 | |
| Bret Padilla | \$1,216.99 | \$119.90 |
| Amy Walk | \$1,215.55 | |
| Narinder Sidhu | \$1,213.26 | \$118.56 |
| Joshua Goodman | \$1,208.57 | |
| Angeles Ordaz | \$1,205.72 | |
| Harold Canter | \$1,190.96 | \$101.21 |
| Alexandre Kalinic | \$1,177.82 | \$122.79 |
| Steven Neusatz | \$1,170.65 | \$159.50 |
| Robert Gerdes | \$1,148.53 | |
| Suresh Mangal | \$1,147.37 | \$87.95 |
| Scott Keeney | \$1,141.99 | |
| Ed Offert | \$1,097.83 | |
| Stefan Johannsson | \$1,090.28 | |
| Alan Silverman | \$1,081.59 | |
| Eric Miller | \$1,081.41 | |
| Clay-Nghia Nguyen | \$1,068.43 | |
| Scott Florin | \$1,066.26 | |
| Scott Mellgren | \$1,065.68 | \$186.78 |
| Christopher Hope | \$1,064.79 | |

| QUALIFIER | BONUS | A&H |
|---------------------|------------|----------|
| Alick Johnson | \$1,058.96 | |
| Loan Pham | \$1,055.45 | |
| Tyson Rae | \$1,046.91 | |
| Devraj Dhoot | \$1,043.45 | |
| Brian Hugli | \$1,037.79 | |
| Bradley Bittner | \$1,033.81 | |
| Barry Brockman | \$1,032.41 | |
| John Barsuch | \$1,031.57 | \$104.26 |
| Derek Sandilands | \$1,028.49 | |
| Adam Casto | \$1,023.32 | |
| Jon Strong | \$1,009.36 | \$146.65 |
| Douglas Zigby | \$1,007.23 | |
| Trent McCollum | \$1,007.16 | |
| Jeremy Crow | \$1,005.65 | \$166.05 |
| Pamela Drury | \$1,005.16 | |
| Raymond Cunningham | \$1,005.09 | |
| Lamissi Ali | \$1,000.31 | |
| Kevin Appasamy | \$999.71 | |
| Charles Riggs | \$995.41 | |
| Melissa Hamel | \$990.47 | |
| Sarah Orzech | \$972.34 | \$91.80 |
| Lynette Go | \$963.45 | \$85.95 |
| Karl Stodart | \$955.46 | \$101.10 |
| Joseph Coarsey | \$951.29 | |
| Tim McAdams | \$942.30 | |
| Shannon Spindler | \$935.77 | |
| Jason Harris | \$933.71 | |
| Jared Milnarich | \$928.82 | \$99.60 |
| Rudolph Dsouza | \$925.92 | |
| Cernitha Colon | \$922.01 | \$81.15 |
| John Farley | \$918.47 | |
| Aleksandra Bortnick | \$905.48 | \$91.95 |
| Thomas Enright | \$898.55 | \$88.05 |
| Mary Ann Gaelic | \$879.69 | \$87.40 |
| Maijarg Sukhbaatar | \$868.39 | \$88.72 |
| Kevin Willey | \$856.13 | |
| Joseph Szygiel | \$854.47 | |
| Leslie Willettblack | \$853.52 | |
| Peter Kaplanis | \$847.47 | |
| Byron Paz | \$846.04 | |
| Robert Christian | \$845.63 | |
| Megan Olson | \$845.13 | |
| Rachel Arenas | \$841.12 | |
| Richard Lafond | \$838.14 | |
| Fargo Hall | \$833.80 | |
| Travis VandeBerghe | \$831.45 | |
| Jeffrey Lape | \$831.41 | |
| Syeda Kaptan | \$830.38 | |
| Rebecca Rushnok | \$829.20 | |
| Christopher Dailey | \$829.07 | |
| Jessica Contreras | \$823.76 | |
| David Garbarskiy | \$819.14 | |
| Denice Davidson | \$806.60 | |
| George Gonzalez | \$802.66 | |
| Jessica Rounseville | \$800.83 | |
| Din Vong | \$800.70 | |
| Thomas Harris | \$789.11 | |
| Mack Bell | \$777.67 | |
| David Williams | \$775.16 | |
| Sean Chrysler | \$738.04 | \$105.52 |
| Vernon Doenges | \$717.58 | \$100.48 |
| Earnest Powers | \$708.95 | \$117.60 |
| Erica Asbury | \$678.00 | \$83.88 |
| Jeffrey Testa | \$670.70 | \$60.04 |
| Malcolm McCall | \$670.01 | |
| Clayton Frost | \$667.75 | |
| Thomas Reddoch | \$666.63 | |
| Frederick Dagostino | \$663.50 | |
| Thomas Tulowiecki | \$662.88 | |
| Theresa Bellajaro | \$657.95 | |
| Katheryn Williams | \$656.11 | |
| Joseph Hatcher | \$653.20 | \$62.04 |
| Herivelto Pereira | \$648.39 | |
| Tabitha Sulin | \$646.55 | \$75.76 |
| Shamir Wallani | \$642.62 | |
| Thomas Parker | \$638.82 | |
| Douglas Gourzong | \$637.55 | |

Retention Bonus

| QUALIFIER | BONUS | A&H |
|----------------------|----------|---------|
| Theresa Rizzi | \$636.19 | |
| John Hale | \$630.93 | |
| Natalie Linker | \$628.82 | |
| Thomas Craig | \$625.13 | |
| Jesse Wise | \$624.92 | |
| Patricia Harris | \$619.22 | |
| Scott Rehberg | \$617.97 | |
| Ryan Koubek | \$616.81 | |
| Andrei Grigorut Drob | \$613.09 | |
| Damian Walsh | \$611.69 | |
| Jullian Goodin | \$610.21 | |
| Hallock Yocher | \$609.14 | |
| Alexander Shu | \$608.53 | |
| Kevin Tienken | \$608.43 | |
| Marcus Williams | \$608.03 | |
| Wilfred Pelland | \$606.77 | |
| Cesar Castro | \$602.87 | |
| Hamed Hashimi | \$599.43 | |
| Crystal Crossan | \$598.92 | |
| Matthew Shannon | \$598.29 | |
| Brian Kalsto | \$597.36 | |
| David Farraway | \$596.37 | \$97.90 |
| Victoria Larsen | \$590.87 | |
| Ann Durkee | \$588.28 | |
| Raymond Giuffrida | \$582.43 | |
| Andrew Turk | \$582.23 | |
| Darcie Hamm | \$579.48 | |
| Ramon Taveras | \$576.74 | |
| Fernando Gonzalez | \$575.19 | |
| Brian Hayduk | \$573.84 | |
| Dennis McDermit | \$573.59 | |
| James Brenneis | \$572.22 | |
| Hovh Termartirosian | \$567.37 | \$56.14 |
| Manouchka Casimir | \$567.28 | |
| Flavio Mendes | \$565.47 | |
| Michael Canfield | \$563.96 | |
| Jaininder Manj | \$563.06 | |
| Jason Moore | \$562.21 | |
| Randy Smith | \$561.24 | |
| Troy Plummer | \$560.28 | |
| Steven King | \$540.26 | \$52.92 |
| Cheryl McLean | \$538.96 | \$65.98 |
| Sabeel Caudle El | \$537.57 | \$63.67 |
| Terrance Hearn | \$489.58 | |
| Nicholas Bromhal | \$489.48 | |
| Ryan Bisanz | \$486.64 | |
| Sami Mogannam | \$485.28 | |
| Amanda Nathoo | \$480.69 | |
| Meneluo Perakis | \$479.46 | |
| Herman Libman | \$479.28 | |
| Shaun Ebben | \$476.02 | \$56.73 |
| Angelika Vassilieva | \$475.34 | |
| Rodney Ward | \$474.60 | |
| Andrew Manchon | \$472.79 | |
| Lee Soucy | \$471.10 | |
| Stephen Dietz | \$470.49 | \$54.12 |
| Sidney Trahan | \$468.75 | |
| Elizabeth Michalek | \$468.06 | |
| Rita Haidinger | \$465.01 | |
| Lorena Barriere | \$463.49 | |
| Ilya Kardava | \$462.84 | |
| Benjamin VanFossen | \$461.63 | |
| LaTonya Tucker | \$461.44 | |
| Kenneth Medina | \$461.15 | |
| Innocent Okeke | \$460.01 | |
| Nicholas Zangardi | \$457.52 | |
| George Sturge | \$455.85 | |
| Sushen Chand | \$455.06 | |
| Cornelius Robinson | \$452.52 | \$49.86 |
| Steven Engrav | \$450.03 | |
| George Sargentini | \$449.34 | \$56.61 |
| Kenyatta Melson | \$449.33 | \$51.06 |
| Raymond Welch | \$449.19 | |
| Derek Sawyer | \$448.61 | \$50.04 |
| Craig Snyder | \$443.17 | |
| Philip Prata | \$440.97 | |
| Loren Cardwell | \$440.72 | |

| QUALIFIER | BONUS | A&H |
|--------------------|----------|---------|
| Sue Weiss | \$439.62 | |
| John Baloun | \$437.52 | |
| Jon Justice | \$429.75 | \$45.36 |
| Jeffrey Mead | \$422.44 | \$49.17 |
| Matthew Sommers | \$419.37 | |
| William Jaquay | \$418.91 | |
| Charles Vance | \$417.30 | |
| Crystal Welle | \$416.64 | |
| Desiree Colon | \$416.56 | |
| Robert Abrams | \$416.12 | |
| Alan Dorfman | \$412.71 | |
| Waverly Jones | \$411.33 | |
| William Morris | \$410.72 | |
| Martin Banks | \$410.39 | |
| Tibor Simon | \$410.23 | |
| Robert Ehlers | \$409.15 | |
| Roxanne Ropp | \$409.09 | |
| Sorana Blackfoot | \$408.84 | |
| Victor Deavila | \$408.31 | |
| Jatinder Kumar | \$407.30 | |
| Jinsong Sun | \$406.84 | |
| Carlton Malone | \$405.99 | |
| Casey Longstreet | \$405.37 | |
| Brandon Lewis | \$404.20 | |
| Karla Postma | \$403.77 | |
| Alisa Dykes | \$403.74 | |
| Nicole Towry | \$403.72 | |
| Jennifer Carter | \$403.62 | |
| Marquita Harvey | \$403.46 | |
| Donald Orban | \$401.35 | |
| Raymond Lopez | \$399.07 | |
| Jason Shambo | \$397.57 | |
| Tara Aoyagi | \$397.14 | |
| Jennifer Lin | \$397.05 | |
| Sara Thraillkille | \$396.23 | |
| Ilise Herron | \$395.93 | |
| Charles Debrot | \$395.27 | |
| Paul Roman | \$395.18 | |
| Joanne Idio | \$395.05 | |
| Parley Pratt | \$394.47 | |
| James Aalders | \$393.95 | |
| Balkranjit Dhanoa | \$393.68 | |
| Edward Loux | \$393.18 | |
| Antrell Tyson | \$391.48 | |
| Rajkumar Padmawar | \$388.43 | |
| Jane Ronga | \$388.21 | |
| Jena Rana | \$387.66 | |
| Trenton Hand | \$385.67 | |
| Christopher Warren | \$384.06 | |
| Michael Donahue | \$382.95 | |
| Chantel Gallant | \$382.23 | |
| Csaba Puncsak | \$381.25 | |
| Keith Robertson | \$381.18 | |
| Travis Moody | \$380.79 | |
| Erin MacKarell | \$380.58 | |
| Jerry Davis | \$379.48 | |
| Bryan Luong | \$377.70 | |
| Andrea Reuth | \$376.44 | |
| Jonathan Skubis | \$376.02 | |
| Meredith Davis | \$375.77 | |
| Petronila Reynosa | \$375.48 | |
| Peter Derosario | \$375.26 | |
| Robert Snow | \$374.80 | |
| John Erzak | \$373.87 | |
| Danny Mayorga | \$372.92 | |
| Richard Greenberg | \$372.72 | |
| Robin Swartwood | \$246.36 | |
| Georgia Lee | \$245.17 | |
| Adam Fogelman | \$230.93 | |
| Megan Fenceroy | \$221.80 | \$31.08 |
| Yvonne Garcia | \$220.37 | |
| Raymond Lavrenz | \$217.82 | |
| Andrea Schlosser | \$217.72 | |
| John Urbaitis | \$214.58 | |
| Mark Mikolajewski | \$214.35 | |
| Shannon Bailey | \$209.98 | |
| Holly Chaffin | \$207.96 | |

| QUALIFIER | BONUS | A&H |
|-------------------|----------|-----|
| Cynthia Bellisle | \$194.02 | |
| Mark Whisenant | \$190.20 | |
| Beverly Burkhart | \$188.28 | |
| Ian Harrington | \$182.40 | |
| David Tubbin | \$182.05 | |
| Amelia Brown | \$181.76 | |
| Jacob Clayton | \$181.49 | |
| Roger Beals | \$181.18 | |
| Michael McPherson | \$175.99 | |
| Robert Birt | \$169.29 | |
| Stephen Meyers | \$168.60 | |
| Michael Berrini | \$166.80 | |
| Andrew Masterson | \$162.40 | |
| Edwin Menzies | \$161.12 | |

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|-----------------------------|
| Total Bonus Paid Out |
| \$410,010.34 |
| Total A&H |
| \$10,720.75 |